



1 (hereinafter "Respondent"), incorporated in Georgia on March 26, 1992 engages in  
2 residential mortgage transactions in Oregon or on Oregon real property in expectation  
3 of compensation. Respondent is 100% owned by Andrew J Woodman Jr and has been  
4 continuously licensed by the Director since December 11, 1996.

5 2. The assumed business name of Trowbridge Mortgage was not licensed to the  
6 Respondent.

7 3. An employee of the Respondent advertised by way of a "flyer" as dba  
8 Trowbridge Mortgage. This was brought to the attention of the Director on October 17,  
9 2001 by a consumer calling to verify a mortgage lender license for Trowbridge  
10 Mortgage.

#### 11 CONCLUSIONS OF LAW

12 The Director **CONCLUDES** that:

13 1. Respondent violated ORS 59.945(2) by advertising using the name Trowbridge  
14 Mortgage.

#### 15 ORDER

16 The Director, pursuant to ORS 59.885(4), hereby **ORDERS** that World Lending  
17 Group Inc formerly known as WMA Mortgage Services Inc will **CEASE AND DESIST**  
18 from violating any provision of Oregon Mortgage Lender Law, OAR 441-850-0005  
19 through 441-885-0010 and any rule, order, or policy issued by the Division.

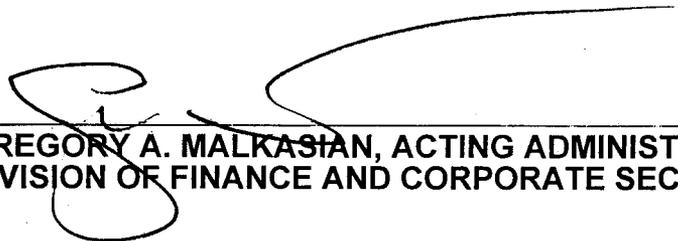
20 The Director, pursuant to ORS 59.996 hereby **ORDERS** World Lending Group  
21 Inc formerly known as WMA Mortgage Services Inc to pay the State of Oregon a civil  
22 penalty of \$500 for violation of ORS 59.945(2).

23 The date of the Order is the date the Director signs the Order.

24 The entry of this Order in no way limits further remedies which may be available  
25 to the Director under Oregon law.

1  
2 Dated this 19 day of February, 2001.

3  
4 **MARY C. NEIDIG, DIRECTOR**  
5 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**

6  
7 by   
8 **GREGORY A. MALKASIAN, ACTING ADMINISTRATOR**  
9 **DIVISION OF FINANCE AND CORPORATE SECURITIES**

10 **CONSENT TO ENTRY OF ORDER**

11 I, Andrew J. Woodman Jr., state that I am the  
12 PRESIDENT of World Lending Group Inc formerly known as WMA  
13 Mortgage Services Inc, and I am authorized to act on its behalf; that I have read the  
14 foregoing Order and that I know and fully understand the contents hereof; that World  
15 Lending Group Inc formerly known as WMA Mortgage Services Inc admits the findings  
16 of fact herein, voluntarily consents to the entry of this Order without further hearing,  
17 expressly waiving any right to a hearing in this matter; that World Lending Group Inc  
18 formerly known as WMA Mortgage Services Inc understands that the Director reserves  
19 the right to take further actions to enforce this order or to take appropriate action upon  
20 discovery of other violations of Oregon Mortgage Lender Law; and that World Lending  
21 Group Inc formerly known as WMA Mortgage Services Inc will fully comply with Oregon  
22 Mortgage Lender Law.

23 I understand that this Consent Order is a public document.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26

Dated this 22 day of JANUARY, 2002.

By ANDREW J. WOODMAN JR. PRESIDENT  
(Office Held)

Andrew J. Woodman Jr.  
(Signature)

**CORPORATE ACKNOWLEDGMENT**

There appeared before me this 25<sup>th</sup> day of January, 2002,  
Andrew J. Woodman, Jr., who was first duly sworn on oath, and stated that s/he was  
and is the President of World Lending Group Inc formerly known as WMA  
Mortgage Services Inc and Andrew J. Woodman, Jr. is authorized and empowered to sign  
this Consent to Entry of Order on behalf of World Lending Group Inc formerly known as  
WMA Mortgage Services Inc and to bind World Lending Group Inc formerly known as  
WMA Mortgage Services Inc to the terms hereof.

Janice Thomas  
Signature of Notary Public  
Notary Public for the State of: Georgia  
My Commission expires: Notary Public, Hall County, Georgia  
My Commission Expires Oct. 7, 2002